

# **Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions**

## **ABSTRACT**

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A method and apparatus provides a decisioning solution for merchants accepting Internet transactions, integrated with means for processing payments electronically. The invention claimed herein provides features, such as, but not limited to, electronic transfer of funds, authentication of 10 parties, seamless integration with merchant's Web page, and reporting of suspicious activity.

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